



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

Mary Phillips

Q: I am having trouble paying my Part D drug plan premiums. I have been denied for Social Security Extra Help because of my resources are too high. Is there any other source of help out there?

A: You may qualify for help through Indiana's State Pharmaceutical Assistance Program (SPAP), known as HoosierRx. HoosierRx can help pay the monthly Part D premium for members enrolled in a Medicare Part D plan working with HoosierRx.

In order to be eligible you must:

- be an Indiana resident
- 65 years old or older
- have a yearly income of \$15,555 or less for a single person, or \$20,775 or less for a married couple living together
- have applied for the Extra Help through Social Security Administration (SSA)

and received either a "Notice of Award" (stating that you are receiving partial extra help subsidy) or "Notice of Denial" (stating your resources are above the limit established by law) from SSA.

Companies offering Part D plans working with HoosierRx are as follows:

- AARP/United Healthcare
- Cigna Healthcare
- Coventry AdvantraRx
- First Health
- Humana
- MemberHealth
- Pennsylvania Life Insurance
- SilverScript
- WellCare

If you are currently enrolled in a plan that is not working with HoosierRx, you can still apply for help. As a member of HoosierRx, you would qualify for a Special Enrollment Period.

Individuals who belong to a qualified SPAP (such as HoosierRx) may make one enrollment change at any time through the end of each calendar year.

Note: when calling your drug plan or Medicare you should refer to HoosierRx as the Indiana SPAP – the representatives are in national call centers and

may not recognize the name HoosierRx.

To apply for HoosierRx or for more information, call a HoosierRx representative at 1-866-267-4679 between 8 a.m. and 4:30 p.m. Eastern time or visit the website at <http://www.IN.gov/HoosierRx>

Q: I'm in the donut hole [Coverage Gap] already, and I can't afford the full cost of my drugs. Is there anything that can help me?

A: Begin by talking with your doctor. Check to see if you can switch any brand name drugs you are currently taking to generics. Generic drugs are usually as effective as brand name drugs in treating medical conditions and are generally much less expensive.

Check with your pharmacy to see if they offer a discount program. You may be able to get a lower price for your drugs by using a discount card or pharmacy discount. You may use this discount and have it apply to your Part D plan's out-of-pocket costs. In order to do this you must use a pharmacy that is in the plan's network. Also, be sure to let your pharmacist know that you are in the Donut Hole. You can submit

your receipt to have the amount applied to your out-of-pocket expense. Check with your plan for specific details on how to submit your receipt.

Several national pharmacies have announced they are drastically reducing the cost of generic prescription drugs. Meijer offers generic antibiotics at no cost. Target, Wal-Mart and Sam's Club charge \$4 for generic drugs, but the list includes more than antibiotics.

For a complete listing of what each pharmacy offers, log onto their respective Web sites

Meijer
www.meijer.com/pharmacy/antibiotics.asp

Target
http://sites.target.com/images/pharmacy/pharmacy_4dollar_program_list.pdf

Wal-Mart / Sam's
<http://i.walmart.com/l/if/hmp/fusion/genericdruglist.pdf>

Check with the manufacturer of your medication. Many pharmaceutical companies offer programs that provide free or low cost drugs to those in need regardless of age. Most of

these programs have the following requirements:

- you do not have insurance that covers prescription drugs;
- you do not qualify for government assistance; and
- your income is within their stated guidelines.

The application process is different for each company. Usually a doctor must sign your completed application form and have his/her office submit it for you.

Rx for Indiana can provide assistance with matching your prescriptions with these assistance programs. You can contact Rx for Indiana at 1-877-483-9275 or through their website at www.RxforIndiana.org.

Address your questions to:

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800